

## FORM B1

United States Bankruptcy Court  
District of Minnesota

## Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): <b>Scepaniak, Sherry Ann</b>	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): <b>Fdba Absolute Solutions</b>	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):
Soc. Sec./Tax I.D. No. (if more than one, state all): <b>000-00-1194</b>	Soc. Sec./Tax I.D. No. (if more than one, state all):
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>2522 3rd Street North St. Cloud, MN 56303</b>	Street Address of Joint Debtor (No. & Street, City, State & Zip Code):
County of Residence or of the Principal Place of Business: <b>Stearns</b>	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): <b>PO Box 7755 St. Cloud, MN 56302</b>	Mailing Address of Joint Debtor (if different from street address):
Location of Principal Assets of Business Debtor (if different from street address above):	

## Information Regarding the Debtor (Check the Applicable Boxes)

## Venue (Check any applicable box)

Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

## Type of Debtor (Check all boxes that apply)

Individual(s)  Railroad  
 Corporation  Stockbroker  
 Partnership  Commodity Broker  
 Other  Clearing Bank

## Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check on box)

Chapter 7  Chapter 11  Chapter 13  
 Chapter 9  Chapter 12  
 Sec. 304 - Case ancillary to foreign proceeding

## Nature of Debts (Check one box)

Consumer/Non-Business  Business

## Filing Fee (Check one box)

Full Filing Fee attached  
 Filing Fee to be paid in installments (applicable to individuals only)  
 Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.

## Statistical/Administrative Information (Estimates only)

Debtor estimates that funds will be available for distribution to unsecured creditors.  
 Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

THIS SPACE IS FOR COURT USE ONLY

Estimated Number of Creditors	1-15	16-49	50-99	100-199	200-999	1000-over
	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Estimated Assets

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Estimated Debts

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

<b>Voluntary Petition</b> (This page must be completed and filed in every case)		Name of Debtor(s): <b>Scepaniak, Sherry Ann</b>	
<b>Prior Bankruptcy Case Filed Within Last 6 Years</b> (If more than one, attach additional sheet)			
Location Where Filed: <b>None</b>	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: <b>None</b>	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<b>Signatures</b>			
<p><b>Signature(s) of Debtor(s) (Individual/Joint)</b>  I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p>			
<input checked="" type="checkbox"/> <b>/s/ Sherry Ann Scepaniak</b> Signature of Debtor		<b>Sherry Ann Scepaniak</b> <input checked="" type="checkbox"/>	
<input checked="" type="checkbox"/>		Signature of Joint Debtor	
Telephone Number (If not represented by attorney) <b>December 1, 2003</b> Date			
<b>Signature of Attorney</b>			
<input checked="" type="checkbox"/> <b>/s/ Mark L. Soule</b> Signature of Attorney for Debtor(s)		<b>Mark L. Soule 172078</b> Printed Name of Attorney for Debtor(s)	
<b>Mark L. Soule Attorney At Law</b> Firm Name		<b>816 W St. Germain Suite 503</b> Address	
<b>St. Cloud, MN 56301</b> 			
<b>(320) 251-0999</b> Telephone Number			
<b>December 1, 2003</b> Date			
<b>Signature of Debtor (Corporation/Partnership)</b>			
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.			
<input checked="" type="checkbox"/>		Signature of Authorized Individual	
		Printed Name of Authorized Individual	
		Title of Authorized Individual	
		Date	
<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.			
<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.			
<input checked="" type="checkbox"/> <b>/s/ Mark L. Soule</b> Signature of Attorney for Debtor(s)		<b>12/01/03</b> Date	
<b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No			
<b>Signature of Non-Attorney Petition Preparer</b> I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.			
Printed Name of Bankruptcy Petition Preparer			
Social Security Number			
Address			
Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:			
If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.			
<input checked="" type="checkbox"/>		Signature of Bankruptcy Petition Preparer	
		Date	
A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.			

ARROW FINANCIAL SVCS  
PO BOX 469005  
CHICAGO IL 60646-9005

CAPITAL ONE BANK  
PO BOX 6000  
SEATTLE WA 98190-6000

COLLECTION RESOURCES  
PO BOX 2270  
ST CLOUD MN 56302-2270

CREDIT MANAGEMENT SYSTEMS  
10550 BREN RD EAST  
MINNETONKA MN 55343

FORD MOTOR CREDIT CO  
PO BOX 64400  
COLORADO SPRINGS CO 80962-4400

FRANKLIN OUTDOOR ADVERTISING  
BOX 218  
ALBERTVILLE MN 55301

GOLD CROSS AMBULANCE  
501 6TH AVEUE NW  
ROCHESTER MN 55901

HERBERGERS/SP  
C/O TELERECOVERY  
3800 FLORIDA AVE SUITE 100  
KENNER LA 70065

HOLIDAY COMPANIES  
RETURN CHECK DEPT  
PO OX 1216  
MINNEAPOLIS MN 55440

LEIGHTON BROADCASTING  
PO BOX 1458  
ST. CLOUD MN 56302

MARK PITZELE  
5100 GAMBLE DR SUITE 125  
MINNEAPOLIS MN 55416

MERVYN'S  
RETAILERS NATIONAL BANK  
PO BOX 59316  
MINNEAPOLIS MN 55459-0316

MESSERLI AND KRAMER  
3033 CAMPUS DR SUITE 250  
PLYMOUTH MN 55441

NORTHLAND GROUP INC  
PO BOX 390846  
EDINA MN 55439

PLAINS COMMERCE BANK  
PO BOX 5217  
SIOUX FALLS SD 57117-5217

PR ADVANTAGE  
1034 33RD STREET SO  
ST. CLOUD MN 56301

PROVIDIAN  
PO BOX 660763  
DALLAS TX 75266

RETAILERS NAT BANK  
PO BOX 59231  
MINNEAPOLIS MN 55459-0231

RMA  
PO BOX 105291  
ATLANTA GA 30348

STEARNS COUNTY COLLECTIONS  
BOX 1107  
ST. CLOUD MN 56302-1107

TCF BANK  
801 MARQUETTE AVENUE  
MINNEAPOLIS MN 55402

THE CREDIT STORE ASIGNEE OF PROVIDIAN  
PO BOX 5217  
SIOUX FALLS SD 57117-5217

WALGREENS  
C/O DANIEL TRUST CO  
PO BOX 100849  
PASADENA CA 91189-0849

WALGREENS  
C/O CRA SECURITY  
PO BOX 67555  
HARRISBURG PA 17106-7555

WELLS FARGO HOME MTG  
PO BOX 10335  
DES MOINES IA 50306

WM STORES  
C/O MARK PITZELE  
1550 UTICA AVE SO SUITE 500  
ST. LOUIS PARK MN 55416